

## **REMARKS**

Applicants respectfully traverse and request reconsideration.

Applicants wish to thank the Examiner for the notice that claims 14, 24, 27 and 28 would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Claim 31 has been objected to due to informalities. The claim has been corrected.

Claims 1-8, 10-13, 15-23, 25, 26, 31-33 and 35 stand rejected under 35 U.S.C. §102(b) as allegedly being anticipated by Watts. Applicants wish to thank the Examiner for the “Response to Arguments” in the final action. The remarks however fail to address Applicants’ arguments and actual claim language. The remarks read:

Regarding applicant’s remarks, applicant mainly argues that the prior art of record does not disclose sending an electronic message in combination with both the claimed location information and the desired sender authentication information. However, the examiner disagrees. Watts discloses secured access control system that could be embodied in computer system or various network environment (Watts: column 2 lines 38-40) and the system prompts the user to enter sender authentication by sending the location information (Watts: column 3 lines 27-32: the indicium/location information is provided to the user) and desired sender authentication information (Watts: figure 1 and column 2 lines 50-53: the information embodied in an article that can be found using location information).

On the other hand, applicant argues that the prior art of record does not disclose a “transaction card” and “transaction card identification information”. However, the term “transaction card” can be broadly interpreted as cards that provides necessary information in any process as required in a secured access system. Watts discloses a transaction card in the form of identification card utilized for authentication purposes (Watts: column 3 lines 12-32).

The examiner has rejected the claims based on the broadest reasonable interpretation. Therefore, applicant’s arguments appear to be too narrowly interpreted and are unpersuasive in light of above explanation.

As can be seen, the remarks do not address the language “sending data representing an electronic message and both the location information and the desired sender authentication information for the recipient”. “Sending an electronic message” is additional data that is sent

with both the location information and the desired sender authentication information for the recipient. The remarks overlook this language and do not address this language or where this is taught in the Watts reference.

Applicants respectfully reassert their remarks that the Watts reference is not directed to a electronic message authentication system and does not send an electronic message and both location information and desired sender authentication information for a recipient, among other differences. Accordingly, Applicants respectfully request allowance of the claims.

Claims 29, 30 and 36 stand rejected under 35 U.S.C. §102(b) as allegedly being anticipated by Goede. As a preliminary matter, Applicants respectfully note that the “Response to Arguments” section did not address Applicants’ remarks with respect to the Goede reference. Applicants respectfully resubmit the remarks and respectfully request a response if the claims are not indicated to be in condition for allowance since Applicants are unable to find the claimed subject matter in the Goede reference as alleged. Also, claims 29 and 36 have been amended to indicate inherent language wherein the transaction card identification information identifies the transaction card.

The Goede reference is directed to a memory aiding device that uses a transparent substrate that has row and column information and in addition requires the use of a separate recorded sheet member 22 that is disposed under the substrate at a user defined location. The recording means 22 also requires the use of markings 30 to facilitate use of the memory aiding device. Claim 36 is directed to a completely different structure. Applicants respectfully submit that there is no transaction card identification information on the memory aiding device and the memory aiding device is not a transaction card but instead is a memory aiding device to aid in remembering personal identification numbers (see Abstract of Goede). The office action cites column 3, lines 25-29 as allegedly teaching a transaction card having transaction identification

information thereon. However, the cited portion actually does not refer to the substrate or any transaction card but instead refers to the “recording means 22” which is separate from the transparent substrate 18 and the cited portion does not mention any transaction card identification information of any kind. Accordingly, Applicants respectfully submit that the Goede reference does not teach what is alleged and the claim is in condition for allowance.

Claims 9 and 34 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Watts. Applicants respectfully reassert the relevant remarks made above and as such, these claims are at least allowable for these reasons. These claims also add additional novel and non-obvious subject matter.

Applicants respectfully submit that the claims are in condition for allowance and respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

Dated: May 14, 2009

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